

## Advances Classified by Securities/ Borrowers

Outstanding Amount in Billion Rs.

Security/ Borrower	January-2026 <sup>P</sup>				
	Foreign Banks	Private Sector Banks	Public Sector Banks	Specialized Banks	All Banks
<b>1. FOREIGN CONSTITUENTS</b>	-	0.4	0.3	-	0.7
<b>2. DOMESTIC CONSTITUENTS</b>	428.1	10,816.3	2,663.8	154.5	14,062.7
<b>I. GOVERNMENT</b>	374.6	796.1	301.9	-	1,472.6
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	-	1,437.5	498.4	-	1,935.9
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	389.3	40.9	-	430.2
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	53.2	7,083.3	1,531.7	151.3	8,819.5
<b>i. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS</b>	-	12.5	117.1	-	129.6
<b>ii. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS</b>	-	61.7	11.1	0.0	72.8
<b>(A) Quoted On Stock Exchange</b>	-	38.0	3.5	-	41.5
<b>1. To Stock Brokers And Dealers</b>	-	26.5	1.1	-	27.5
a) Government And Others Trustee Securities	-	0.3	0.0	-	0.3
b) Shares and Debentures	-	25.8	1.1	-	26.9
c) Participation Term Certificates (PTC)	-	0.0	-	-	0.0
d) Others	-	0.4	-	-	0.4
<b>2. To Others</b>	-	11.5	2.5	-	14.0
a) Government and Other Trustee Securities	-	0.0	0.0	-	0.1
b) Shares And Debentures	-	10.9	1.6	-	12.5
c) Participation Term Certificates (PTC)	-	0.0	0.0	-	0.0
d) Others	-	0.6	0.8	-	1.4
<b>(B) Unquoted On The Stock Exchange</b>	-	23.7	7.6	0.0	31.3
<b>1. To Stock Brokers And Dealers</b>	-	4.7	1.2	-	5.8
a) Government and Other Trustee Securities	-	4.0	-	-	4.0
b) Shares and Debentures	-	0.3	1.2	-	1.5
c) Participation Term Certificates (PTC)	-	-	-	-	-
d) Others	-	0.3	-	-	0.3
<b>2. To Others</b>	-	19.0	6.4	0.0	25.4
a) Government and Other Trustee Securities	-	1.6	2.0	0.0	3.6
b) Shares and Debentures	-	0.4	0.7	-	1.1
c) Participation Term Certificates (PTC)	-	-	-	-	-
d) Others	-	17.0	3.8	-	20.7
<b>iii. MERCHANDISE</b>	1.0	1,984.7	396.5	0.0	2,382.3
<b>(A) Food Items</b>	-	560.0	88.0	0.0	648.0
1. Wheat	-	54.9	2.3	-	57.3
2. Rice and Paddy	-	117.3	31.6	-	148.9
3. Other Grains and Pulses	-	16.7	1.0	0.0	17.8
a) Indigenous	-	15.9	1.0	0.0	17.0
b) Imported	-	0.8	0.0	-	0.8
4. Edible Oils	-	69.5	5.0	-	74.5
a) Indigenous	-	64.8	5.0	-	69.8
b) Imported	-	4.8	-	-	4.8
5. Sugar	-	203.6	39.4	-	242.9
a) Indigenous	-	201.0	39.0	-	240.0
b) Imported	-	2.6	0.4	-	3.0
6. Kariana and Spices	-	0.8	0.1	-	0.9
7. Fish and Fish Preparations	-	0.0	-	-	0.0
8. Other Food Items	-	97.1	8.6	0.0	105.7
a) Indigenous	-	95.0	8.5	0.0	103.5
b) Imported	-	2.1	0.1	-	2.2
<b>(B) Raw Materials</b>	0.7	587.5	145.4	-	733.6
1. Cotton Raw	-	158.5	17.5	-	176.0
a) Indigenous	-	131.5	13.7	-	145.2
b) Imported	-	27.0	3.8	-	30.8
2. Synthetic Fibers	-	8.2	0.6	-	8.8
a) Indigenous	-	8.0	0.6	-	8.7
b) Imported	-	0.2	-	-	0.2
3. Fertilizers	-	49.0	6.1	-	55.1
a) Indigenous	-	42.0	6.1	-	48.1
b) Imported	-	7.0	-	-	7.0
4. Petroleum Crude	-	34.9	41.2	-	76.1
a) Indigenous	-	24.8	37.5	-	62.4
b) Imported	-	10.1	3.6	-	13.7
5. Iron and Steel	-	96.1	17.3	-	113.4
a) Indigenous	-	70.5	8.6	-	79.1
b) Imported	-	25.6	8.7	-	34.3
6. Wool and Goat Hair	-	0.1	-	-	0.1
7. Hides and Skins	-	4.2	-	-	4.2
8. Oil Seeds	-	3.7	0.0	-	3.7
9. Pesticides and Insecticides	-	4.8	0.2	-	5.0
a) Indigenous	-	4.7	0.2	-	4.9
b) Imported	-	0.1	-	-	0.1
10. Other Raw Materials	0.7	228.1	62.4	-	291.1
a) Indigenous	0.7	206.8	59.7	-	267.2
b) Imported	-	21.3	2.7	-	23.9
<b>(C) Finished / Manufactured Goods</b>	0.3	837.2	163.2	-	1,000.7
1. Cotton Textiles	-	127.4	44.1	-	171.5
a) Indigenous	-	104.7	31.6	-	136.3
b) Imported	-	22.6	12.5	-	35.1
2. Cotton Yarn	-	47.4	13.8	-	61.2
a) Indigenous	-	46.4	13.5	-	60.0
b) Imported	-	1.0	0.2	-	1.2
3. Other Textiles	0.2	247.3	26.3	-	273.9
a) Indigenous	0.2	241.4	26.2	-	267.8
b) Imported	-	5.9	0.1	-	6.1
4. Machinery	-	123.9	1.4	-	125.3
a) Locally Manufactured	-	71.7	0.1	-	71.8
b) Imported	-	52.2	1.3	-	53.5
5. Handloom Products	-	0.0	-	-	0.0
6. Carpets and Rugs	-	0.0	0.1	-	0.1
7. Readymade Garments	-	36.1	15.8	-	51.9
8. Cement and Cement Products	-	50.8	4.3	-	55.1
a) Indigenous	-	50.1	4.3	-	54.4
b) Imported	-	0.7	-	-	0.7
9. Sports Goods	-	2.9	0.3	-	3.2
10. Surgical Instruments	-	3.7	0.1	-	3.8
11. Chemicals and Dyes	-	49.3	4.8	-	54.2

12. Other Finished Goods	0.1	148.3	52.1	-	200.5
a) Indigenous	0.1	140.6	51.1	-	191.8
b) Imported	-	7.7	1.0	-	8.8
<b>iv. FIXED ASSETS</b>	<b>0.8</b>	<b>1,308.2</b>	<b>339.4</b>	<b>0.0</b>	<b>1,648.5</b>
(A) Transport equipments	-	425.9	129.0	-	554.9
(B) Furniture & Fixtures	-	2.9	2.3	-	5.1
(C) Office equipments	-	49.3	2.4	-	51.7
(D) Other machinery & equipments	0.8	830.1	205.8	0.0	1,036.8
<b>v. REAL ESTATE</b>	<b>1.0</b>	<b>1,035.5</b>	<b>274.9</b>	<b>145.7</b>	<b>1,457.1</b>
(A) Land	0.1	383.3	131.9	145.7	661.1
(B) Buildings	0.9	652.2	143.0	0.0	796.1
1. Residential	-	344.3	25.5	0.0	369.8
2. Non-Residential	0.9	307.9	117.5	0.0	426.3
a) Commercial	0.9	111.1	91.7	-	203.7
b) Industrial	-	122.9	11.0	0.0	133.9
c) Other	-	73.9	14.8	0.0	88.7
<b>vi. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES</b>	<b>0.0</b>	<b>248.1</b>	<b>20.3</b>	<b>0.0</b>	<b>268.4</b>
(A) Bank Deposits	0.0	248.0	20.3	0.0	268.4
(B) Insurance Policies	-	0.1	-	-	0.1
<b>vii. OTHERS</b>	<b>48.9</b>	<b>2,391.8</b>	<b>266.5</b>	<b>4.0</b>	<b>2,711.2</b>
(A) Other Secured Advances	3.3	2,108.0	107.2	4.0	2,222.5
(B) Advances Secured By Guarantee(s)	45.6	283.7	159.3	0.0	488.7
1. Institutional Guarantee(s)	45.6	157.9	124.0	-	327.5
2. Individual Guarantee(s)	-	125.9	35.3	0.0	161.2
<b>viii. UNSECURED ADVANCES</b>	<b>-</b>	<b>5.6</b>	<b>108.3</b>	<b>5.5</b>	<b>119.3</b>
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>-</b>	<b>8.1</b>	<b>0.5</b>	<b>0.5</b>	<b>9.2</b>
<b>VI. PERSONAL</b>	<b>0.3</b>	<b>1,101.2</b>	<b>289.2</b>	<b>2.7</b>	<b>1,393.5</b>
<b>VII. OTHER</b>	<b>-</b>	<b>0.8</b>	<b>1.1</b>	<b>-</b>	<b>1.8</b>
<b>Grand total</b>	<b>428.1</b>	<b>10,816.7</b>	<b>2,664.1</b>	<b>154.5</b>	<b>14,063.4</b>

Source: Statistics and Data Services Department, State Bank of Pakistan

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